

PRESS RELEASE  
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## **Capital Markets Day 2021: Leaving regulatory challenges behind and profitable growth ahead**

During today's virtual Capital Markets Day, Hoist Finance presented an update on the company's strategic direction and financial targets. The day has covered:

- An in-depth presentation of the company's four business lines: Digital, Contact Centre Operations, Secured Assets and Retail Banking.
- The significant progress made in closing the performance gap despite two challenging years, including adapting the business model in light of regulatory changes
- Presentation of the positive market outlook, with a deep dive into the most important Hoist Finance markets.

The company today also confirmed the financial targets updated in Q4 2019, with an extension to 2023 for EPS growth and cost-to-income:

- Return on equity of >15 per cent
- Cost-to-income ratio of <65 per cent by 2023
- A compound annual growth rate (CAGR) in Earnings Per Share (EPS) of 15%, when comparing 2023 to 2019, excluding items affecting comparability
- CET1 target of 1.75–3.75 percentage points above regulatory requirements
- Dividend policy to distribute 25-30% of annual net profits. The dividend will be determined annually, with respect to the company's capital target and the outlook for profitable growth.

"Today was really about showing the market that we have delivered on our strategic goals despite challenges. In the past two years, since our last Capital Markets Day when we presented the One Hoist strategy, our growth and investment opportunities have been significantly affected by external factors. Despite this, we have become the digital leader in the industry, improved collection processes and laid the foundation for scalable future growth. The future looks very promising and we are ready to help banks with the growing NPL stock, but most importantly, to continue to support our customers," says Klaus-Anders Nysteen, Hoist Finance CEO.

An on-demand video recording of the Capital Markets Day will shortly be available on [hoistfinance.com](https://hoistfinance.com).

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**About Hoist Finance**

Hoist Finance is a trusted debt resolution partner to individuals, companies and banks in twelve European countries. With over 1,600 dedicated colleagues, smart digital solutions and a deep understanding of individual financial circumstances, we help over six million customers keep their commitments. This is achieved by agreeing on sustainable repayment plans so that everyone is included within the financial ecosystem. Hoist Finance has a diverse portfolio of asset classes and our online savings platform in Sweden and Germany enables our unique funding model. Hoist Finance was founded in 1994 and is today a public company listed on Nasdaq Stockholm. For more information, please visit [hoistfinance.com](https://hoistfinance.com).